

**Report No. 339**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 31, 2006  
(In thousands of Dollars)

Assets	80 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$325,967	\$211	\$212,940	\$539,118	
Interest-bearing balances	\$33,033	\$925	\$22	\$33,980	
Securities	\$1,564,759	\$1,145	\$202,724	\$1,768,628	
Federal funds sold and securities purchased/agreements to sell	\$195,395		\$129,135	\$324,530	
Loans & lease financing receivables:					
Loans & leases held for sale	\$7,085			\$7,085	
Loans & leases net of unearned income	\$6,770,550		\$1,755,562	\$8,526,112	
Less: Allowance for loan & lease losses	<u>\$95,084</u>		<u>\$30,136</u>	<u>\$125,220</u>	
Loans & leases, unearned income, allowances & reserve	\$6,675,466		\$1,725,426	\$8,400,892	
Trading Assets		\$81		\$81	
Premises & fixed assets (including capitalized leases)	\$155,110	\$259	\$5,976	\$161,345	
Other real estate owned	\$5,336		\$432	\$5,768	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,533			\$2,533	
Intangible assets	\$37,304	\$24		\$37,328	
Goodwill	\$25,816			\$25,816	
Other Intangible assets	\$11,488	\$24		\$11,512	
Other assets	<u>\$235,978</u>	<u>\$47</u>	<u>\$50,038</u>	\$286,063	
<b>Total Assets</b>	<b><u>\$9,237,966</u></b>	<b><u>\$2,692</u></b>	<b><u>\$2,326,693</u></b>	<b><u>\$11,567,351</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$7,675,785		\$1,617,136	\$9,292,921	
Noninterest-bearing	\$1,086,173		\$230,993	\$1,317,166	
Interest-bearing	<u>\$6,589,612</u>		<u>\$1,386,143</u>	<u>\$7,975,755</u>	
Federal funds purch & secur sold under agreements to repurchase	\$159,223		\$249,145	\$408,368	
Trading Liabilities					
Other borrowed money	\$444,817		\$257,209	\$702,026	
Subordinated notes and debentures	\$6,000			\$6,000	
Other liabilities	<u>\$101,102</u>	<u>\$117</u>	<u>\$39,661</u>	<u>\$140,880</u>	
<b>Total Liabilities</b>	<b>\$8,386,927</b>	<b>\$117</b>	<b>\$2,163,151</b>	<b>\$10,550,195</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$33,281	\$662	\$2,000	\$35,943	
Surplus	\$433,421	\$663	\$42,000	\$476,084	
Retained earnings	\$395,362	\$1,250	\$119,894	\$516,506	
Accumulated other comprehensive income	(\$11,528)		(\$352)	(\$11,880)	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$851,036</u></b>	<b><u>\$2,575</u></b>	<b><u>\$163,542</u></b>	<b><u>\$1,017,153</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$9,237,963</u></b>	<b><u>\$2,692</u></b>	<b><u>\$2,326,693</u></b>	<b><u>\$11,567,348</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>12/31/2006</b>	<b>9/30/2006</b>	<b>6/30/2006</b>	<b>3/31/2006</b>	<b>12/31/2005</b>
<b>Total Capital/Reserves to Total Assets</b>	9.90%	9.99%	9.93%	10.00%	9.97%
<b>Total Capital to Total Deposits</b>	11.09%	11.41%	11.14%	11.09%	11.15%
<b>Total Loans to Total Assets</b>	72.54%	74.37%	74.20%	71.20%	70.98%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.40%	1.38%	1.35%	1.43%	1.41%
<b>Total Loans to Total Deposits</b>	88.21%	92.51%	92.13%	86.68%	86.69%
<b>Return on Assets (Annualized)</b>	1.11%	1.21%	1.25%	1.27%	1.63%
<b>Increase in Deposits 12-31-05 to 12-31-06</b>	10.52%				
<b>Increase in Loans 12-31-05 to 12-31-06</b>	12.45%				
<b>Increase in Total Assets 12-31-05 to 12-31-06</b>	10.00%				